

In re:
Timothy J. Smith
Debtor

Case No. 22-13293-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 31, 2023

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2023:

Recip ID	Recipient Name and Address
db	+ Timothy J. Smith, 2971 Avon Road, Bethlehem, PA 18017-3201
14741144	+ Weltman, Weinberg & Reis Co., ATTN: Michael J. Dougherty, Esq., 170 South Independence Mall West, Suite 874, Philadelphia, PA 19106-3334

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Apr 01 2023 03:45:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 31 2023 23:43:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 31 2023 23:43:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14741135	EDI: BANKAMER.COM	Apr 01 2023 03:39:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
14741136	EDI: BANKAMER.COM	Apr 01 2023 03:39:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14741140	Email/Text: correspondence@credit-control.com	Mar 31 2023 23:43:00	Credit Control, LLC, 3300 Rider Trail S, Suite 500, Earth City, MO 63045
14741137	EDI: CAPITALONE.COM	Apr 01 2023 03:39:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14741138	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 31 2023 23:43:00	Chrysler Capital, ATTN: Bankruptcy Dept., PO Box 961278, Fort Worth, TX 76161-0278
14741139	EDI: CITICORP.COM	Apr 01 2023 03:39:00	Citi Cards, PO Box 6062, Sioux Falls, SD 57117
14741141	EDI: DISCOVER.COM	Apr 01 2023 03:39:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14741142	EDI: JPMORGANCHASE	Apr 01 2023 03:39:00	JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219
14741143	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 31 2023 23:44:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2023 at the address(es) listed below:

Name	Email Address
DIANA M. DIXON	on behalf of Debtor Timothy J. Smith dianamdixonesq@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor CITIGROUP MORTGAGE LOAN TRUST 2022-A c/o Select Portfolio Servicing Inc. mfarrington@kmlawgroup.com
SARAH K. MCCAFFERY	on behalf of Creditor CITIGROUP MORTGAGE LOAN TRUST 2022-A c/o Select Portfolio Servicing Inc. ckohn@hoflawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Timothy J. Smith</u>	Social Security number or ITIN	xxx-xx-6764
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-13293-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Timothy J. Smith

3/31/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.